

Department of Administrative Services

Improving efficiency, compliance, and workplace performance

2021 Open Enrollment Flexible Benefits Presentation for Plan Year 2022

Human Resources Administration
October 4, 2021





Flexible Benefits Topics

- Human Resources Administration (HRA) Flexible Benefits Team
- Open Enrollment Period
- 2022 Flexible Benefits Program Enhancements and Changes
- 2022 Flexible Benefits Vendors
- 2022 Flexible Benefits Plan Options
- Flexible Benefits Virtual Benefits Fair
- GaBreeze Enrollment Portal
- Open Enrollment (OE) Reminders
- Open Enrollment (OE) Helpful Hints
- Open Enrollment (OE) Report
- Resources

HRA Flexible Benefits Team



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Open Enrollment



2021 Open Enrollment for 2022 Plan Year

Begins: October 18, 2021 at 12:00
a.m. ET

Ends: November 5, 2021 at 11:59
p.m. ET

During Open Enrollment, eligible
active employees may:

- Enroll in Flexible Benefits coverage
- Change Plan Option and/or Vendor
- Enroll eligible dependents
- Drop covered dependents
- Increase or Decrease coverage tier
- Discontinue Flexible Benefits plan option(s)

2022 Flexible Benefits Program Enhancements and Changes

- Delta Dental waiting periods are being removed from Major and Orthodontia services.
- MetLife One-Up Campaign is back! (Employee Life only)
- New Hire enrollment window will change to 31 days instead of 30 days.
- Qualifying Life Events (QLEs) notification deadline will change to 31 days instead of 30 days.
- The effective date of the QLE will change to the first of the month following the event instead of the first of the month following the notification.
- Cigna DHMO's premiums will increase by 1%, with additional services added.
- Unum's Long-Term care premiums will increase by 12% on plan options with Compound Inflation
- GaBreeze has a new convenient mobile app, Alight Mobile, and it is now available to Android and iPhone users.

Important Notes: If you are currently enrolled in any Flexible Benefits plan options, all options excluding the Flexible Spending Accounts (Health and/or Dependent Care) will automatically roll over to the 2022 Plan year. Flexible Spending Accounts do not automatically roll over. If you want to continue your FSA(s) contributions for the 2022 plan year, you must re-enroll during this OE period.

2022 Flexible Benefits Vendors



Alight



Flexible Benefits Plan Options

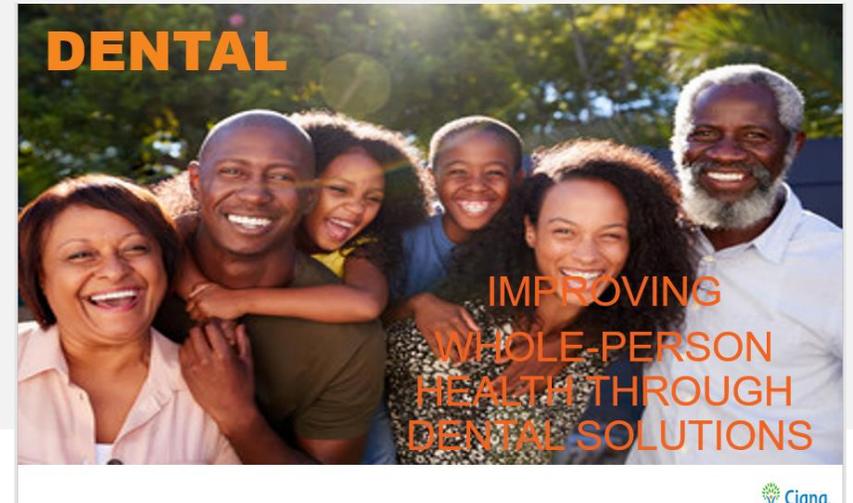
- Dental
- Vision
- Employee Life
- Spouse Life
- Child Life
- Accidental Death & Dismemberment (AD&D)
- Health Care Flexible Spending Account (HCFSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Long-Term Care (LTC)
- Employee and Spouse Critical Illness
- Employee and Spouse Critical Illness (Accident)
- Legal Plans



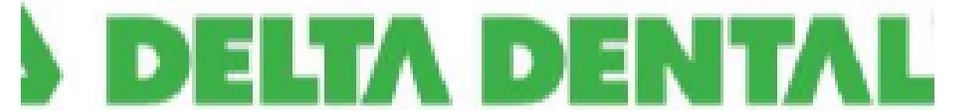
Dental - Cigna

- Cigna Dental is a DHMO Plan – Required to use in-network providers only
- Coverage area is limited to where network providers are located
- Participants must live or work in the covered service area – Check the list of providers
- There is no waiting period for any covered services and no annual maximum benefits

Note: See the 2022 Patient Charge Schedule (PCS) for additional services added.



Dental - Delta Dental PPO



- Two plan options:
 - Select
 - Select Plus – orthodontia coverage available
- Option to use in-network or out-of-network providers
 - Delta Dental PPO Network
 - Delta Dental Premier Network
 - Non-Delta Dental Dentists



Blue View Vision – Anthem Blue Cross Blue Shield (Anthem)

Select Plan

- Eye exam and eyeglass lenses every year, copayments apply
- \$130 allowance for frames every two years
- Prescription contact lenses - To receive the full \$105 allowance, you must receive your exam, fitting and evaluation at a single visit to the same network provider.

Select Plus Plan

- Eye exam and eyeglass lenses every year, copayments apply
- \$150 allowance for frames every year
- Prescription contact lenses - To receive the full \$150 allowance, you must receive your exam, fitting and evaluation at a single visit to the same network provider.

The eye-opening benefits of **Blue View Vision**



MetLife Insurance

- **Plan Options Include:**

- Employee Life
- Spouse Life
- Child Life
- Accidental Death & Dismemberment

- **Plan Features Include:**

- Employees may elect up to ten times pay to a maximum benefit of \$2,000,000
- Evidence of Insurability is medical underwriting that is required if you apply for an amount of insurance in excess of (1) times your pay, or \$200,000
- New Hires are guaranteed up to \$30,000 in spouse coverage without Evidence of Insurability

Health Care & Dependent Care Flexible Spending Accounts (FSA)- WageWorks

- Pre-tax dollars for medical or daycare expenses
- Dependent Care for children under 13 years of age or other eligible dependent as defined by the IRS
- **Note:** FSA contributions do not rollover. If you want to continue your FSA(s) contributions for the 2022 plan year, you must re-enroll during this OE period.



Short-Term Disability & Long-Term Disability - The Standard

Short-Term Disability

- Benefit Waiting Periods
 - Option A – 7 Days
 - Option B – 30 Days

Note: Benefits are not payable during the 7 or 30-day waiting period.

Long-Term Disability

- Benefit Waiting Period
 - 180 days



Long-Term Care - Unum

- Provides a wide range of personal care, health, and social services for people of all ages who suffer a chronic disease or long-lasting disability.
- These services can be provided in a nursing facility, an adult day care center, or at home, and can involve some nursing care.
- Coverage is available to you, your spouse, your parents and/or your parents-in-law.



Employee & Spouse Critical Illness and Critical Illness Plus (Accident) - AFLAC/CAIC



- Lump Sum Benefits payable upon initial diagnosis of a covered critical illness.
- Each Dependent Child is covered at 50% of the primary insured

GUARANTEED-ISSUE

NO HEALTH QUESTIONS ASKED!

▶ **EMPLOYEE** Up to \$30,000

▶ **SPOUSE** Up to \$30,000

Legal - MetLife Legal Plans, Inc.

- Three Plan Options:
 - Select
 - Select Plus
 - Select Premium

Employees and family members have access to an attorney, as if on retainer, through MetLife's nationwide network of more than 18,000 pre-qualified attorneys



Flexible Benefits Virtual Benefits Fair

Virtual Benefits Fair Website

- www.team.ga.gov



My Benefits

Benefit Fair

The State of Georgia 2021 Flexible Benefits Open Enrollment and Virtual Benefits Fair for Plan Year 2022 is now live. Click the image below to enter the Virtual Benefits Fair with vendors!





User ID

[Login with Aight Mobile](#) ?

Password

Log On

[Forgot User ID or Password?](#)
[New User?](#)

By logging on, you agree to the [Terms of Service](#), [Privacy Statement](#), and [Cookie Notice](#).

[Help](#) ?

Welcome to GaBreeze

Log in to access State of Georgia's Flexible Benefits (including dental, vision, spending accounts, etc.) and Peach State Reserves (PSR) 401(k) & 457 plans. Click on the link(s) to the right to learn more about available benefit options.

Did you forget your password?

To reset your password, click on 'Forgot User ID or Password?' After five failed login attempts your account will be locked. To unlock, you will need to click on the 'Forgot User ID or Password?' link to request a reset by postal mail or phone.



Need Help?

GaBreeze – Enrollment Portal

GaBreeze Benefits Center

1-877-342-7339 toll-free

Monday - Friday, 8:00 a.m. – 5:00 p.m. ET

www.GaBreeze.ga.gov

Open Enrollment (OE) Reminders



- Employees are encouraged to confirm their access to the enrollment portal in advance of Open Enrollment which starts on October 18, 2021 at 12:00 a.m. ET and ends on November 5, 2021 at 11:59 p.m. ET

www.GaBreeze.ga.gov

- Employees should review and/or update their email addresses and select their email preferences (personal or work) on GaBreeze

- ✓ Update email address in the “Personal Information” section of the “Your Profile” page



Open Enrollment (OE) Reminders cont'd

Employees will receive a confirmation number upon successfully completing their OE elections.

Note: You must select the “Complete Enrollment” button once you’ve completed your elections.

Additional changes will be permitted online during the during the Open Enrollment period of **October 18, 2021 through November 5, 2021.**

- ✓ Employees will retain the same confirmation number.
- ✓ Date/time stamp will update to reflect the most recent completion.
- ✓ The last change will lock in the employees’ flexible benefits election for 2022 Plan Year.



Open Enrollment (OE) Reminders cont'd

Flexible Spending Accounts (FSAs)

- Employees must re-enroll in the Health Care Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA) during Open Enrollment. FSAs do not roll over
- <https://myspendingaccount.wageworks.com/> is the 1st stop for research, employee inquiries, and to check HCFSA and DCFSA balances



Reminder!



Open Enrollment (OE) Reminders cont'd

Remind employees to review, designate and/or update their beneficiaries during Open Enrollment and throughout the year, if they experience any of these qualifying life events (QLEs).

- Marriage
- Divorce
- Death in the family
- Changes in dependents

Open Enrollment Helpful Hints



New Hires/Rehires During Open Enrollment

- Employees hired by November 1, 2021 will have 2 enrollments:
 - ✓ PY 2021: Current Plan Year for benefits effective December 1st
 - ✓ PY 2022: New Plan Year for benefits effective January 1st
- Flexible Benefits will roll over for New Hires/Rehires who make elections for the PY 2021 and do not make elections for PY 2022 during Open Enrollment.
 - **Exception:** Flexible Spending Accounts do not roll over.

Open Enrollment (OE) Reports



- FLX Pending Enrollment Status Report on the Employer website will provide a snapshot of employees who have not made their benefit elections during Open Enrollment.
 - ✓ New hires and/or current employees who have not completed OE
 - ✓ Report will be produced daily during the OE period
- FLX Annual Benefit Deduction Report provides a list of all employee flexible benefit deductions for the new Plan Year.
- FLX Annual Imputed Income Report provides all Employee Life Insurance elections for the new Plan Year.

Resources for Employees/Participants

- Websites



<https://team.georgia.gov/benefits-expo-open-enrollment/>

<https://team.georgia.gov/plan-year-2021-flexible-benefits-vendors/>

- Link to GA Breeze is located on the **TEAM GEORGIA** Flexible Benefits tab

www.Team.Ga.gov

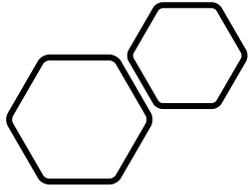
www.GA Breeze.ga.gov

GA Breeze Benefits Center

1-877-342-7339 (Toll-Free)

Monday-Friday, 8:00a.m. - 5:00p.m. ET

(excluding holidays)



HRA.FlexBenefits@doas.ga.gov

Please email us if you have any questions or need assistance with Flexible Benefits.

WE ARE HERE TO HELP!!



Questions





Thank you!

<http://team.georgia.gov/my-benefits/>